



Order Filed on June 23, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

FORMAN HOLT
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Rochelle Park, NJ 07662
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Attorneys for Charles M. Forman,
Chapter 7 Trustee
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In Re:

CHRISTOPHER A. FREY and RONNI M.
FREY,

Debtors.

Chapter 7

Case No. 17-26954 (SLM)

Judge: Hon. Stacey L. Meisel

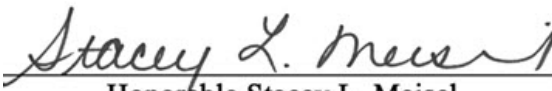
Hearing Date: June 16, 2020
At 10:00 a.m.

ORDER ALLOCATING ASSETS AND CLAIMS TO EACH DEBTOR

The relief set forth on the following page, numbered two (2), be and hereby is

ORDERED.

DATED: June 23, 2020


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Christopher A. Frey and Ronni M. Frey
Case No. 17-26954 (SLM)
Caption: Order Allocating Assets and Claims to Each Debtor

Upon the motion of Charles M. Forman, chapter 7 trustee (the “Trustee”) for the estate of Christopher A. Frey and Ronni M. Frey (the “Debtors”), for the entry of an order allocating assets and claims to each Debtor and for related relief; and all parties in interest having received an opportunity for notice and a hearing; and the Court having considered all objections, if any, and for good cause shown, it is hereby

ORDERED that the claims listed on Exhibit A attached hereto are allocated to the estate of Christopher A. Frey; and it is further

ORDERED that the claims listed on Exhibit B attached hereto are allocated to the estate of Ronni M. Frey; and it is further

ORDERED that the claims listed on Exhibit C attached hereto are allocated to the estates of Christopher A. Frey and Ronni M. Frey, jointly and severally; and it is further

ORDERED that the proceeds of the Property Settlement¹ shall be distributed *pro rata* to all of the claims set forth on Exhibits A, B and C, after payment of the allowed costs of administration and to the extent the claims are valid pursuant to 11 U.S.C. §502; and it is further

ORDERED that the proceeds of the Inheritance Settlement shall only be distributed to those claims set forth on Exhibits B and C, after payment of the allowed costs of administration and to the extent the claims are valid pursuant to 11 U.S.C. §502; and it is further

ORDERED that the *pro rata* distribution shall be based upon the total gross value of the claims; and it is further

¹ All capitalized terms shall have the same definition as set forth in the Trustee’s Memorandum of Law in Support of his Motion to Allocate Assets and Claims.

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Debtors: Christopher A. Frey and Ronni M. Frey
Case No. 17-26954 (SLM)
Caption: Order Allocating Assets and Claims to Each

ORDERED that distributions shall be made in accordance with the provisions of the
Bankruptcy Code upon approval of the Trustee's final report.

EXHIBIT A

(Claims Against Christopher A. Frey)

Claimant	Claim No.	Claim Amount
Wells Fargo Bank, N.A.	4	\$82,636.15
American Express Bank, FSB	9	\$8,980.66
PNC Bank, N.A.	11	\$104,583.19
JP Morgan Chase Bank, N.A.	14	\$168,339.05
JP Morgan Chase Bank, N.A.	14-2	\$168,339.05
American Express Bank, FSB	15	\$8,980.66

Total: \$541,858.76

EXHIBIT B

(Claims Against Ronni M. Frey)

Claimant	Claim No.	Claim Amount
Toyota Motor Credit Corp.	2	\$14,138.53
Bank of America, N.A.	10	\$19,815.11
LVNV Funding, LLC as assignee for Citibank, N.A.	12	\$23,127.77
Toyota Motor Credit Corp.	13	\$14,138.53

Total: \$71,219.94

EXHIBIT C

(Claims Against Christopher A. Frey and Ronni M. Frey)

Claimant	Claim No.	Claim Amount
Toyota Lease Trust	1	\$5,174.00
Wells Fargo Bank, N.A.	3	\$241,640.57
Toyota Lease Trust	5	\$8,320.00
Wells Fargo Bank, N.A.	6	\$34,955.32
Wells Fargo Bank, N.A. Home Equity Group	7	\$333,172.97
Portfolio Recovery Associates, LLC c/o Capital One Bank	8	\$29,418.54
United States Trustee	16	\$650.00

Total: \$653,331.40

In re:
Christopher A. Frey
Ronni M. Frey
Debtors

Case No. 17-26954-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.
db/jdb +Christopher A. Frey, Ronni M. Frey, 14 Seymour Street, Caldwell, NJ 07006-6111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com
 Brian J. Schaffer on behalf of Creditor Wells Fargo Bank, N.A. bschaffer@slgcollect.com,
 kcollins@slgcollect.com
 Charles M. Forman cforman@formanlaw.com,
 lcapasso@formanlaw.com;cforman@iq7technology.com/ecf.alert+Forman@titlexi.com
 Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
 lcapasso@formanlaw.com;cforman@iq7technology.com/ecf.alert+Forman@titlexi.com
 David L. Stevens on behalf of Debtor Christopher A. Frey dstevens@scura.com,
 ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c
 om
 David L. Stevens on behalf of Joint Debtor Ronni M. Frey dstevens@scura.com,
 ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c
 om
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Elizabeth L. Wassall on behalf of Creditor Wells Fargo Bank, N.A. ewassall@logs.com,
 njbankruptcynotifications@logs.com
 Erin Kennedy on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com,
 jkisla@formanlaw.com
 Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO
 WACHOVIA BANK, N.A. nj.bkecf@fedpne.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
 TOTAL: 15